

United States Bankruptcy Court
Northern District of Indiana

In re:
 Michael Steven Kociara
 Julie Gizelle Kociara
 Debtors

Case No. 13-21674-jpk
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0755-2

User: sroth
 Form ID: b9a

Page 1 of 2
 Total Noticed: 22

Date Rcvd: May 14, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2013.

db/jdb Michael Steven Kociara, Julie Gizelle Kociara, 8740 Pine Ave, Gary, IN 46403-1441
 tr +Kenneth A. Manning, Kenneth A. Manning, Ch. 7 Trustee, 200 Monticello Drive,
 Dyer, IN 46311-1473
 smg +Indiana Employment Security Division, 10 North Senate Street, Indianapolis, IN 46204-2201
 12372139 +Bank Of America, Po Box 982235, El Paso, TX 79998-2235
 12372138 +Bank Of America, Po Box 982235, El Paso, Texas 79998-2235
 12372140 +Capl/bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
 12372142 +Cntry Door, 1112 7th Ave, Monroe, WI 53566-1364
 12372144 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 12372148 +Harris N.A., 3800 Golf Rd Ste 300, Rolling Meadows, Illinois 60008-4005
 12372149 +Harris N.A. BMO-Harris Bank/Attention:, 1100 W. Monroe 421 E. Chicago,
 Chicago, Illinois 60607-2507
 12372146 +Harris N.A., Po Box 94034, Palatine, IL 60094-4034
 12372145 +Harris N.A., 111 W Monroe St, Chicago, IL 60603-4095
 12372147 +Harris N.A., 111 W Monroe St, Chicago, Illinois 60603-4095
 12373188 +Lake County Treasurer, Attention: Bankruptcy Clerk, 2293 North Main Street,
 Crown Point IN 46307-1854

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bnd@etzlerlaw.com May 15 2013 03:04:09 Blake Nathaniel Dahl,
 Gordon A. Etzler & Associates, LLP, 251 Indiana Ave., Valparaiso, IN 46383
 ust +E-mail/Text: ustpregion10.soc.ecf@usdoj.gov May 15 2013 09:09:21 Nancy J. Gargula,
 One Michiana Square Building, Suite 555, 100 East Wayne Street, South Bend, IN 46601-2394
 12372141 +EDI: CHASE.COM May 15 2013 08:20:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 12372143 +E-mail/Text: electronicbkydocs@nelnet.net May 15 2013 10:20:04 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904
 12372150 E-mail/Text: collections@accesshorizon.com May 15 2013 07:29:04 Horizon Bank Na, Po Box 800,
 Michigan City, Indiana 46360
 12373189 +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV May 15 2013 07:08:32
 Indiana Department of Revenue, Bankruptcy Section - MS 108, 100 North Senate Avenue, N240,
 Indianapolis IN 46204-2231
 12372151 +EDI: CBSKOHLS.COM May 15 2013 08:19:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 12372152 +EDI: SALMAESERVICING.COM May 15 2013 09:23:00 Sallie Mae, Po Box 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2013

Signature:

District/off: 0755-2

User: sroth
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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2013 at the address(es) listed below:

Blake Nathaniel Dahl on behalf of Joint Debtor Julie Gizelle Kociara bnd@etzlerlaw.com
Blake Nathaniel Dahl on behalf of Debtor Michael Steven Kociara bnd@etzlerlaw.com
Kenneth A. Manning ken@kmmglawfirm.com, connie@kmmglawfirm.com;in48@ecfcbis.com
Nancy J. Gargula USTPRegion10.SO.ECF@usdoj.gov

TOTAL: 4

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12) (INNB 03/13)

Case Number 13-21674-jpk

UNITED STATES BANKRUPTCY COURT
Northern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/13/13. You may be a creditor.

This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Debtor(s): Michael Steven Kociara 8740 Pine Ave Gary, IN 46403-1441	Case Number: 13-21674-jpk
Julie Gizelle Kociara 8740 Pine Ave Gary, IN 46403-1441	Social-Security or Individual Taxpayer-ID (ITIN) No(s): xxx-xx-4849 xxx-xx-9040
All other names used by the Debtor(s) in the last 8 years (include married, maiden and trade names):	Bankruptcy Trustee assigned by U.S. Trustee: Kenneth A. Manning Kenneth A. Manning, Ch. 7 Trustee
Attorney for Debtor(s): Blake Nathaniel Dahl Gordon A. Etzler & Associates, LLP 251 Indiana Ave. Valparaiso, IN 46383 Telephone number: 219-531-7787	200 Monticello Drive Dyer, IN 46311 Telephone number: (219) 865-8376

Meeting of Creditors

Date: **June 11, 2013** Location: 1st Floor, Suite 1700, Corner of Hohman Ave & Douglas St, Hammond, IN 46320

Time: **11:00 AM**

*The Debtor(s) must attend the meeting to be questioned under oath. Professional dress, photo ID and proof of SSN are required.
Creditors are welcome to attend.*

Debtor(s) needing a no cost telephone translation service should contact the trustee for more information.

Presumption of Abuse under 11 U.S.C. § 707(b)

The presumption of abuse does not arise.

Deadlines

Filings must be *received* by the bankruptcy clerk's office by the following deadlines:

Objection to Debtor's Discharge or Challenge to Dischargeability of Certain Debts: 8/12/13

Objection to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:	For the Court:
5400 Federal Plaza Suite 2200 Hammond, IN 46320 Telephone number: 219-852-3480 Hours: Monday – Friday 9:00 AM – 4:00 PM	Christopher M. DeToro Clerk of the Bankruptcy Court Date: 5/14/13

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights.